

RESTRICTIVE COVENANTS

THESE COVENANTS, LIMITATIONS, AND RESTRICTIONS ARE TO RUN WITH THE LAND AND SHALL BE BINDING ON ALL PARTIES AND ALL PERSONS CLAIMING UNDER THEM UNTIL JANUARY 1, 2015, AT WHICH TIME SAID COVENANTS, LIMITATIONS AND RESTRICTIONS SHALL BE AUTOMATICALLY EXTENDED FOR SUCCESSIVE TEN (10) YEAR PERIODS UNLESS BY A VOTE OF THE MAJORITY OF THE THEN OWNERS OF LOTS IN THIS SUBDIVISION IT IS AGREED TO CHANGE SAID COVENANTS IN WHOLE OR IN PART.

IF THE PARTIES HERETO OR ANY OF THEM OR THEIR HEIRS OR ASSIGNS SHALL VIOLATE OR ATTEMPTS TO VIOLATE ANY OF THE COVENANTS, LIMITATIONS OR RESTRICTIONS HEREIN, IT SHALL BE LAWFUL FOR ANY OTHER PERSON OR PERSONS OWNING ANY REAL ESTATES SITUATED IN THIS SUBDIVISION TO PROSECUTE ANY PROCEEDINGS AT LAW OR IN EQUITY AGAINST THE PERSON OR PERSONS VIOLATING OR ATTEMPTING TO VIOLATE ANY SUCH COVENANTS, LIMITATIONS OR RESTRICTIONS, AND EITHER TO PREVENT HIM OR THEM FROM SO DOING OR TO RECOVER DAMAGES OR OTHER DUES FOR SUCH VIOLATION.

INVALIDATION OF ANY ONE OF THESE COVENANTS, LIMITATIONS OR RESTRICTIONS BY JUDGMENT OR COURT ORDER SHALL IN NO WISE AFFECT ANY OF THE OTHER PROVISIONS WHICH SHALL REMAIN IN FULL FORCE AND EFFECT.

(1) ALL LOTS IN THIS SUBDIVISION SHALL BE KNOWN AS RESIDENTIAL LOTS AND NO STRUCTURES SHALL BE ERCTED ON ANY LOT OTHER THAN ONE SINGLE FAMILY RESIDENCE AND GARAGE, AND NOT MORE THAN (1) DETACHED STORAGE BUILDING; BOTH OF WHICH MUST BE CONSTRUCTED IN SUCH A MANNER AS THE OUTWARD APPEARANCE WILL BE COMPATIBLE WITH THE BUILDING UNITS AS TO MATERIAL, STYLE, AND COLOR. NO RECREATIONAL VEHICLE NOR CAMPING TRAILER IS TO BE PARKED OR STORED ON ANY LOT UNLESS SAME IS IN THE GARAGE OR IN THE REAR YARD.

(2) BUILDING LINE SETBACKS SHALL BE 25 FEET MINIMUM FROM FRONT, 3 FEET FROM EACH SIDE YARD AND 15 FEET FROM THE REAR.(UNLESS OTHERWISE NOTED)

(3) NO NOXIOUS OR OFFENSIVE TRADE OR ACTIVITY SHALL BE CARRIED ON UPON ANY LOT, NOR SHALL ANYTHING BE DONE THEREON WHICH MAY BE OR BECOME AN ANNOYANCE OR NUISANCE TO THE NEIGHBORHOOD.

(4) VEGETABLE GARDENING SHALL BE ALLOWED ONLY TO THE REAR OF THE HOME. NO ANIMALS, LIVESTOCK, OR POULTRY OF ANY KIND SHALL BE RAISED, KEPT OR BRED ON ANY LOT, EXCEPT DOGS, CATS AND OTHER HOUSEHOLD PETS WHICH MAY BE KEPT PROVIDED THEY ARE NOT BRED FOR ANY COMMERCIAL PURPOSES. NO COMMERCIAL BREEDING IS ALLOWED.

(5) ALL DWELLINGS SHALL CONTAIN A MINIMUM OF 1100 SQUARE FEET OF FINISHED HEATED LIVING AREA. NO BUILDING SHALL BE MORE THAN TWO STORIES IN HEIGHT, BUT THE FLOOR SPACE OF THE SECOND STORY MAY BE INCLUDED IN COMPUTING THE MINIMUM SQUARE FOOTAGE OF LIVING AREA WHICH IS ALLOWABLE SO LONG AS AT LEAST 600 SQUARE FEET IS ON FIRST FLOOR.

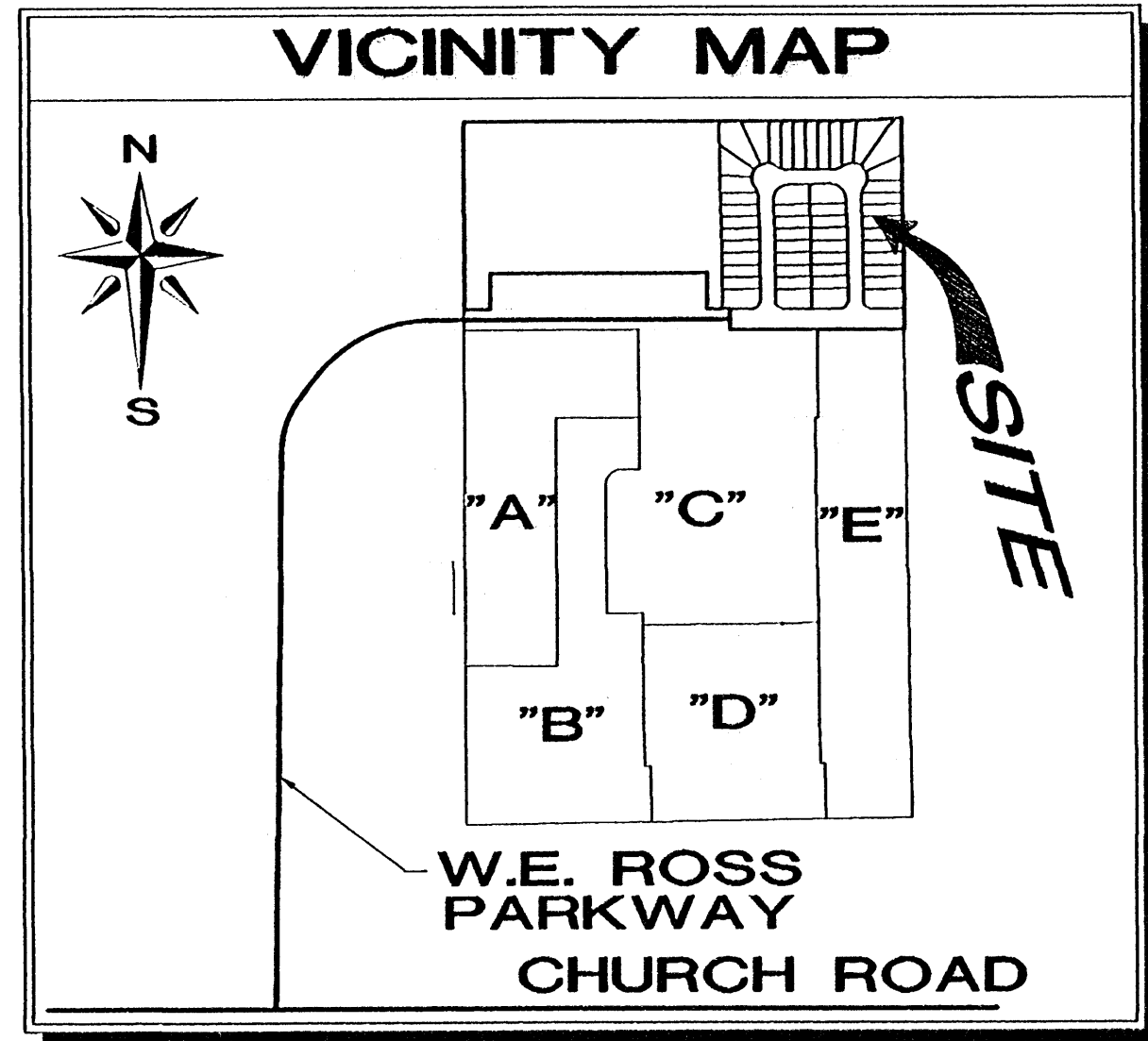
(6) NO STRUCTURE OF A TEMPORARY CHARACTER SUCH AS A TRAILER, GARAGE, BARN OR OTHER OUTBUILDING SHALL BE USED ON ANY LOT AT ANY TIME AS A RESIDENCE EITHER TEMPORARILY OR PERMANENTLY. CONSTRUCTION OF NEW BUILDINGS ONLY SHALL BE PERMITTED, IT BEING THE INTENT OF THIS COVENANT TO PROHIBIT THE MOVING OF ANY EXISTING BUILDING ONTO A LOT AND REMODELING OR CONVERTING SAME INTO A DWELLING UNIT.

(7) NO FENCE MAY BE ERCTED ON ANY PORTION OF ANY LOT BETWEEN THE FRONT OF THE RESIDENCE AND THE STREET. NO CHAIN LINK OR ANY TYPE WIRE FENCE SHALL BE PERMITTED ON ANY LOT. DEVELOPER MAY ERCT A TEMPORARY FENCE IN FRONT OF THE MODELS UNTIL ALL HOUSES ARE SOLD.

(8) NO MOTOR VEHICLE OR ANY OTHER VEHICLE, INCLUDING A BOAT, MOTOR, BOAT TRAILER, LAWN MOVER, TRACTOR OR SIMILAR VEHICLE MAY BE STORED ON ANY LOT FOR THE PURPOSES OF REPAIR OF SAME AND NO A-FRAME OR MOTOR MOUNT MAY BE PLACED ON ANY LOT. NO REPAIR OF AUTOMOBILES OR ANY OTHER VEHICLES OR PROPERTY, INCLUDING THOSE ENUMERATED IN ANY OF THE RESTRICTIONS, SHALL TAKE PLACE ON ANY LOT WHERE SUCH REPAIRS CONSTITUTE OR ARE DONE FOR A COMMERCIAL PURPOSE. ALL AUTOMOBILES ARE TO PARKED IN DRIVEWAYS WITH VALID CURRENT LICENSE AND REGISTRATION AND BE IN RUNNING CONDITION.

(9) THESE RESTRICTIONS MAY BE ALTERED OR AMENDED ONLY BY THE DEVELOPER, OR ITS ASSIGNS OR SUCCESSORS BY WRITTEN INSTRUMENT DULY EXECUTED, ACKNOWLEDGED AND RECORDED.

SECTION "F"
TIPTON-POLLARD PUD



NOTES:

1. MINIMUM SETBACKS ARE AS FOLLOWS: (UNLESS OTHERWISE NOTED)
A. 25' FRONT YARD
B. 3' SIDE YARD EACH SIDE
C. 15' REAR YARD

2. A 10 FEET WIDE UTILITY EASEMENT IS REQUIRED ON ALL STREET FRONTAGE AND ALL REAR LOT LINES. (UNLESS OTHERWISE NOTED)

3. WATER AND SEWER SERVICE WILL BE PROVIDED BY THE HORN LAKE WATER ASSOCIATION.

4. THIS PROPERTY IS NOT LOCATED IN A HUD IDENTIFIED SPECIAL FLOOD HAZARD AREA ACCORDING TO FEMA MAP NO. 28033C0040 E, DATED JUNE 19, 1997.

5. IRON PINS ARE SET ON ALL REAR PROPERTY CORNERS. CHISEL MARKS ARE MADE ON THE CURB AT THE EXTENDED PROPERTY LINE AND ARE FOR REFERENCE ONLY.

6. THIS IS A CLASS 'B' SURVEY.

7. LOTS 629, 661, 662 AND 679 SHALL NOT HAVE DRIVEWAY ACCESS TO W.E. ROSS PARKWAY.

8. ANY IMPROVEMENTS CONSTRUCTED BY THE DEVELOPER IN THE LANDSCAPE AND SIGN EASEMENT ON LOTS 629, 661, 662 AND 679 ARE THE SOLE PROPERTY OF THE DEVELOPER.

OWNER'S CERTIFICATE

I, REEVES WILLIAMS, LLC, OWNER OR AUTHORIZED REPRESENTATIVE OF THE OWNER OF THE PROPERTY, HEREBY ADOPT THIS AS MY PLAN OF SUBDIVISION AND DEDICATE THE RIGHT-OF-WAY FOR THE ROADS AS SHOWN ON THE PLAT OF THE SUBDIVISION TO THE PUBLIC USE FOREVER AND RESERVE FOR THE PUBLIC UTILITIES THE UTILITY EASEMENTS AS SHOWN ON THE PLAT. I CERTIFY THAT I AM THE OWNER IN FEE SIMPLE OF THE PROPERTY AND THAT NO TAXES HAVE BECOME DUE AND PAYABLE. THIS THE 3 DAY OF JANUARY, 2006.

NOTARY'S CERTIFICATE

STATE OF MISSISSIPPI, COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME THE UNDERSIGNED AUTHORITY IN AND FOR THE SAID COUNTY AND STATE, ON THE 3 DAY OF JANUARY, 2006, REEVES WILLIAMS, LLC WHO ACKNOWLEDGED THAT HE/SHE IS VICE-PRESIDENT OF REEVES WILLIAMS, LLC A LIMITED LIABILITY COMPANY AND THAT FOR AND ON BEHALF OF THE SAID LLC, AND AS ITS AGENT AND DEED HE/SHE EXECUTED THE ABOVE AND FOREGOING CERTIFICATE, FOR THE PURPOSES MENTIONED ON THE DAY AND YEAR HEREIN MENTIONED, AFTER FIRST HAVING BEEN DULY AUTHORIZED TO DO SO.

MY COMMISSION EXPIRES: 5-24-07
SOUTHAVEN PLANNING COMMISSION

APPROVED BY THE SOUTHAVEN PLANNING COMMISSION ON THIS THE 21st DAY OF DECEMBER, 2005.

ATTEST:

Nicole Brown
SECRETARY

SOUTHAVEN MAYOR & BOARD OF ALDERMEN

APPROVED BY THE SOUTHAVEN MAYOR AND BOARD OF ALDERMAN ON THIS THE 4th DAY OF DECEMBER, 2005

Charles G. Davis
CITY CLERK

Charles G. Davis
CHARLES G. DAVIS, MAYOR

STATE OF MISSISSIPPI

COUNTY OF DESOTO

I HEREBY CERTIFY THAT THE SUBDIVISION PLAT SHOWN HEREON WAS FILED FOR RECORD IN MY OFFICE AT 2:20 O'CLOCK P.M., ON THE 12th DAY OF DECEMBER, 2005, AND WAS IMMEDIATELY ENTERED UPON THE PROPER INDEXES AND DULY RECORDED IN PLAT BOOK 116, PAGE 19-21.

CERTIFICATE OF ENGINEER

THIS IS TO CERTIFY THAT I HAVE DRAWN THIS SUBDIVISION SHOWN HEREON AND THE PLAT OF SAME IS ACCURATELY DRAWN FROM INFORMATION FROM A GROUND SURVEY BY ME OR SOMEONE UNDER MY DIRECT SUPERVISION.

MORTGAGEE'S CERTIFICATE

I, Covenant Bank, MORTGAGEE OF THE PROPERTY HEREON, HEREBY ADOPT THIS AS OUR PLAN OF SUBDIVISION AND DEDICATE THE RIGHT-OF-WAY FOR THE ROADS AS SHOWN ON THE PLAT OF THE SUBDIVISION TO THE PUBLIC USE FOREVER AND RESERVE FOR THE PUBLIC UTILITIES THE UTILITY EASEMENTS AS SHOWN ON THE PLAT. I CERTIFY THAT I AM THE MORTGAGEE IN FEE SIMPLE OF THE PROPERTY AND THAT NO TAXES HAVE BECOME DUE AND PAYABLE. THIS THE 4th DAY OF DECEMBER, 2005.

TITLE

Covenant Bank
SIGNATURE OF MORTGAGEE

NOTARY'S CERTIFICATE
STATE OF MISSISSIPPI, COUNTY OF DESOTO

PERSONALLY APPEARED BEFORE ME THE UNDERSIGNED AUTHORITY IN AND FOR THE SAID COUNTY AND STATE, ON THE 4th DAY OF DECEMBER, 2005, Covenant Bank WHO ACKNOWLEDGED THAT HE/SHE IS VICE-PRESIDENT OF Covenant Bank AND THAT FOR AND ON BEHALF OF THE SAID BANK, AND AS ITS AGENT AND DEED HE/SHE EXECUTED THE ABOVE AND FOREGOING INSTRUMENT, AFTER FIRST HAVING BEEN DULY AUTHORIZED BY SAID BANK SO TO DO.

KATHRYN C. PENNOCK
MISSISSIPPI COMMISSION NO. 2710662
My Commission Expires January 26, 2009

Kathryn C. Pennock
NOTARY PUBLIC

FINAL PLAT
SECTION "F"
TIPTON-POLLARD
PUD

SECTION 1, TOWNSHIP 2 SOUTH, RANGE 8 WEST
SOUTHAVEN, MISSISSIPPI

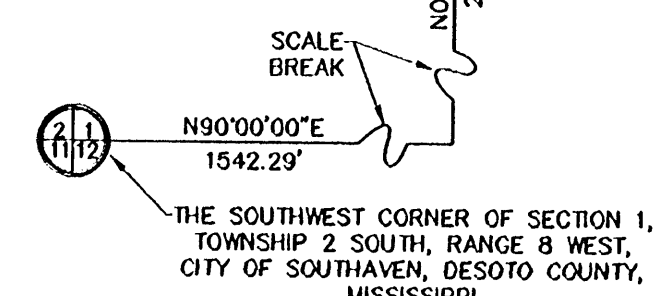
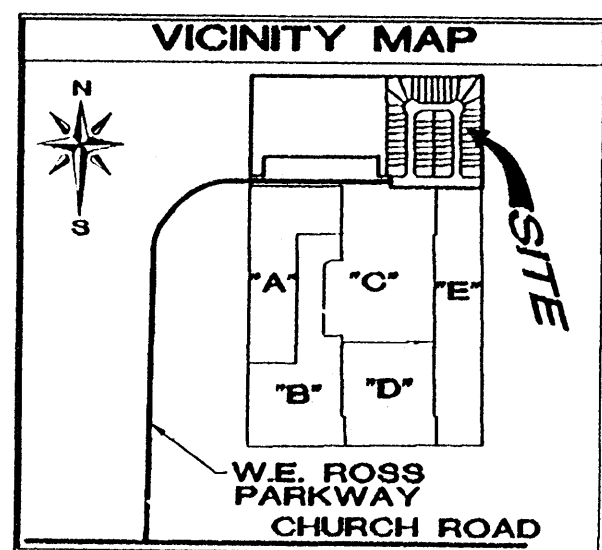
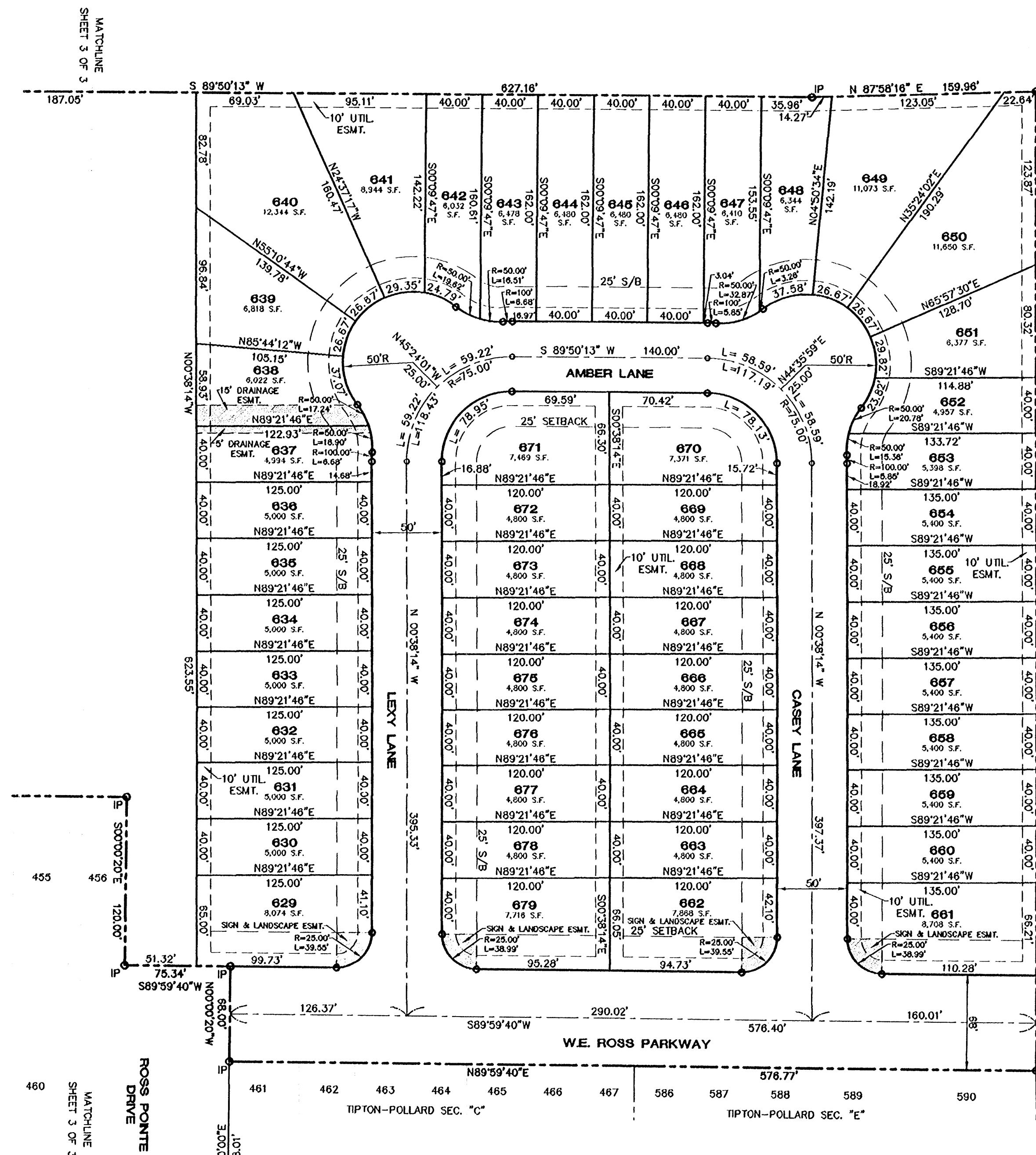
SCALE: 1" = 60'
JANUARY 2006

ZONING: PUD
TOTAL AREA: 19.72 AC.
TOTAL LOTS: 51 RESIDENTIAL/1 COMMON

DEVELOPER
REEVES-WILLIAMS, LLC
8727 NORTHWEST DRIVE
SOUTHAVEN, MS 38671

ASMITH
ENGINEERS
A DIVISION OF FICKS/SMITH
291 PASCO ROAD EAST
SOUTHAVEN, MS 38671
(662) 393-3348
FAX (662) 393-0714

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- NOTES:
1. MINIMUM SETBACKS ARE AS FOLLOWS: (UNLESS OTHERWISE NOTED)
 - A. 25' FRONT YARD
 - B. 3' SIDE YARD EACH SIDE
 - C. 15' REAR YARD
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 3. WATER AND SEWER SERVICE WILL BE PROVIDED BY THE HORN LAKE WATER ASSOCIATION.
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 5. IRON PINS ARE SET ON ALL REAR PROPERTY CORNERS. CHISEL MARKS ARE MADE ON THE CURB AT THE EXTENDED PROPERTY LINE AND ARE FOR REFERENCE ONLY.
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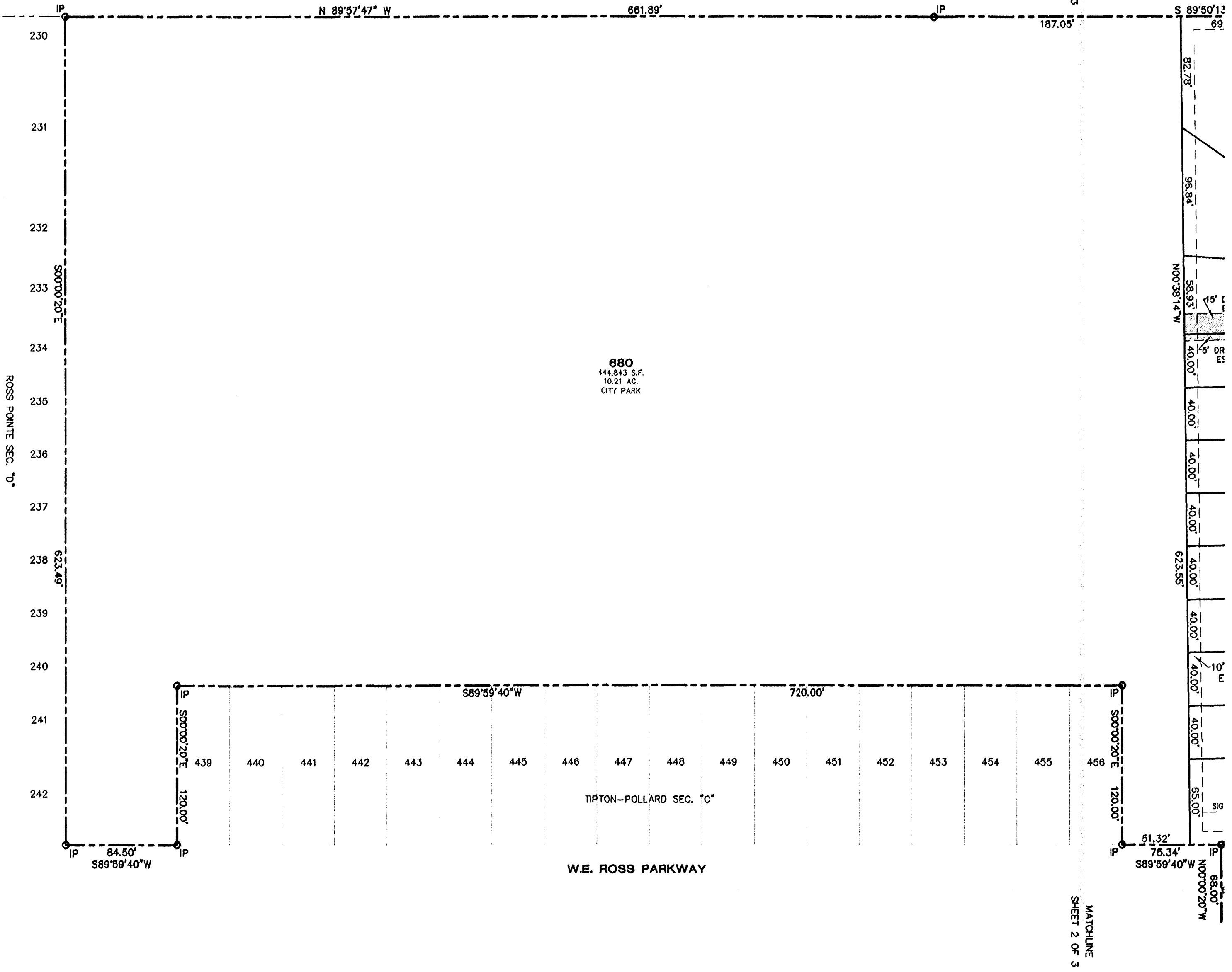
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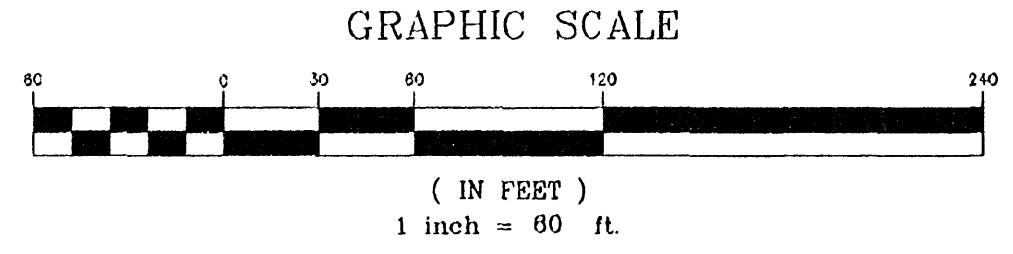
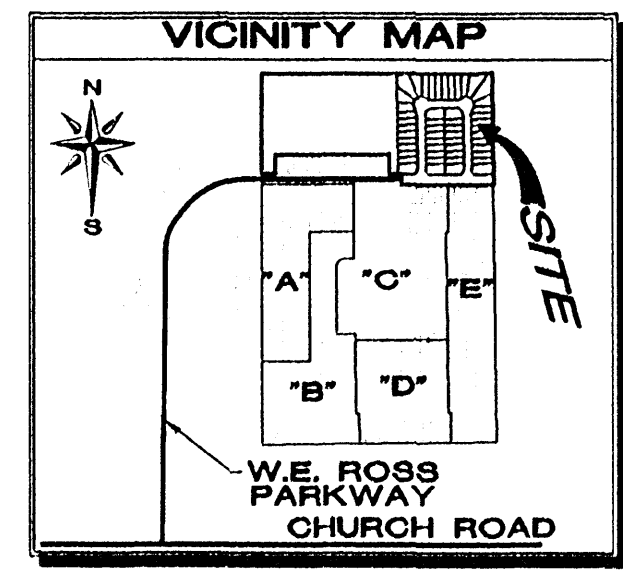


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